

# Health Care Reform 101



## “What is it?”

(ACA) that was signed by President Obama in 2010. It is sometimes called “Obamacare” or the Affordable Care Act (ACA).

## “What Do I Need To Know?”

**The Affordable Care Act (ACA)** expands health care coverage, improves access to health care services, and reduces health care costs for millions of people. For example:

### 1. Expands health care coverage.

- People with incomes at or below 138% of the federal poverty level (FPL) may be eligible for Expanded **Medi-Cal**.
- People with incomes over 138% of the FPL can shop for health insurance online at a website called **Covered California** ([www.coveredca.com](http://www.coveredca.com)). That site helps people find affordable health insurance and find out if they qualify for subsidies and/or tax credits (federal financial assistance) to reduce the cost of their insurance.

### 2. Improves Access to Health Care.

- Free preventive care. No co-payments for preventive care, regular wellness visits and cancer screenings.
- Young adults can stay on their parents’ health insurance until age 26.
- Expands the numbers of primary care doctors and nurses in underserved areas.

### 3. Reduces Health Care Costs.


- Insurance companies can not cancel people’s health insurance if they get sick.
- Insurance companies can not deny coverage because of pre-existing conditions.
- Insurance companies can not put annual and lifetime limits on the care you get.

**MEDI-CAL**



## “What is it?”

**Medi-Cal** is California’s Medicaid program. Currently Medi-Cal is health insurance for low-income children, parents, pregnant women, seniors, and people with disabilities.

<p><b>“Who is Eligible?”</b></p>	<p>Starting January 1, 2014, the following people will now be eligible for Medi-Cal:</p> <ul style="list-style-type: none"> <li>▪ People who have incomes <u>at or below</u> 138% FPL (this is \$15,856 for one adult)</li> <li>▪ Uninsured people who are citizens, including adults without children or disabilities</li> <li>▪ Some Legal Permanent Residents</li> <li>▪ Former foster youths who were in foster care on their 18<sup>th</sup> birthday are eligible for Medi-Cal until age 26, regardless of their income.</li> </ul> <p>A new application is available in October 2013.</p>
<p><b>“What is NOT changing?”</b></p>	<p>Medi-Cal will still be available for people who qualify for Medi-Cal currently. On January 1, 2014, rules for Medi-Cal (Non Modified Adjusted Gross Income, or Non-MAGI Programs) are unchanged.</p> <ul style="list-style-type: none"> <li>▪ Seniors and Persons with Disabilities (SPD)</li> <li>▪ Linked programs: Foster Care &amp; Supplemental Security Income (SSI)</li> <li>▪ Long Term Care/Waiver Programs</li> <li>▪ Share of Cost existing Medi-Cal Programs (Non Magi) cases (SPD and Medically Needy)</li> <li>▪ Asset Test for existing Medi-Cal cases (SPD and Medically Needy)</li> </ul>
<p><b>“What Do I Need to Know?”</b></p>	<p><b>If You CURRENTLY have Medi-Cal:</b> Nothing is changing! Your annual redetermination in 2014 will use new rules for eligibility determination that should make the process simpler.</p> <p><b>If you THINK YOU WILL BE ELIGIBLE for Medi-Cal in 2014:</b> Call the DPSS Customer Service Center at <b>866-613-3777</b> to apply for Medi-Cal. In addition, you can apply NOW for Healthy Way LA (HWLA), as the criteria for HWLA is the same as it will be for Medi-Cal in 2014. <b>Call 1-877-333-4952</b> or visit <a href="http://www.ladhs.org/HWLA">www.ladhs.org/HWLA</a> to apply for HWLA today.</p>
<div> <div>COVERED CALIFORNIA</div>  </div>	
<p><b>“What Is it?”</b></p>	<p><b>Covered California</b> is an online marketplace where individuals and families with incomes above 138% FPL, and whose jobs don’t provide affordable health insurance, can shop for health insurance and find out if they qualify for federal financial help to reduce health insurance costs. <b>You can apply for health insurance Between October 1, 2013 and March 31<sup>st</sup> 2014. After you apply, coverage starts as early as January 1, 2014.</b></p> <ul style="list-style-type: none"> <li>▪ Federal subsidies or tax credits may be available to help lower cost (depends on income).</li> <li>▪ People will be able to shop and get help online or by phone.</li> <li>▪ One application will be used to determine if people are eligible for Medi-Cal or Covered CA (Medi-Cal applications will be generally referred to County for processing).</li> </ul>
<p><b>“Who is Eligible?”</b></p>	<p>Uninsured people with incomes over 138% FPL who are citizens or Legal Permanent Residents of one year or more are eligible to purchase insurance on Covered California.</p>
<p><b>“ Who is Eligible for Subsidies and Tax Credits?”</b></p>	<p>Subsidies, or, help from the federal government to purchase insurance on Covered California, are available for citizens and some legal permanent residents with incomes between 138%–400% FPL.</p> <ul style="list-style-type: none"> <li>▪ To be eligible for subsidies and/or tax credits, individuals must not have a qualifying offer of affordable (determined as a % of income) coverage through an employer.</li> <li>▪ Online calculators and in-person assistors will help people determine what subsidies and/or tax credits they may be eligible for.</li> <li>▪ People with incomes over 400% FPL can shop for low-cost health insurance through Covered CA, but they are not eligible for subsidies.</li> </ul>

“Where do I apply?”	Starting in October, enroll at <a href="http://www.CoveredCA.com">www.CoveredCA.com</a> or by phone at <b>1-888-975-1142</b> . Assistance is available in multiple languages.
“What if I own a business?”	“SHOP” is the Small Business Health Insurance Program on Covered California, an insurance marketplace for small businesses to get help providing insurance to their employees. You can learn more by visiting <a href="http://www.CoveredCA.com">www.CoveredCA.com</a> .

### ARE YOU PREGNANT?

More than half the pregnant women in California qualify for **Medi-Cal** for their pregnancy-related care. However, if your income is slightly higher than allowed for free Medi-Cal, you may apply for the **Access for Infants and Mothers (AIM)** program through the Covered California website. AIM is comprehensive care for pregnant women, including postpartum care. It has existed since 1992.

Women over 200% to 300% FPL are eligible for AIM. You must be uninsured or if insured, have no maternity coverage or have maternity coverage that costs more than \$500, and be ineligible for no-cost Medi-Cal. Infants born in the AIM program are also eligible for Medi-Cal up to 300% FPL for up to two years. Women eligible for AIM must be enrolled there before they are enrolled in Covered CA. Immigration status is not an issue.

There is a link to the AIM program on Covered California, or you can get more information or apply by calling **1-800-433-2611** or visiting <http://www.AIM.ca.gov>. Applications are available in English, Spanish and Chinese.

### Healthy Way LA (HWLA)



“What is it?”	<p><b>HWLA</b> is a Los Angeles County program that provides health coverage and a medical home clinic for adults who can't get Medi-Cal currently, but will be Medi-Cal eligible under health care reform starting in January 2014. HWLA is turning into Medi-Cal on January 1, 2014.</p> <p>HWLA members will be eligible for Medi-Cal starting January 1, 2014. On that date, enrolled HWLA members will automatically be transitioned to Medi-Cal, without a new application!</p>
“Who is eligible for HWLA?”	<p>There are 5 basic eligibility rules for Healthy Way LA:</p> <ul style="list-style-type: none"> <li>▪ Los Angeles County resident</li> <li>▪ Income at or below 133% FPL (Monthly income of \$1,274 for 1 person; \$1,720 for 2)</li> <li>▪ Age 19-64</li> <li>▪ U.S. Citizen, LPR (green card holder) for 5+ years, or a “qualified immigrant”</li> <li>▪ Not on Medi-Cal or pregnant</li> </ul> <p>People on General Relief (GR) may get HWLA without an application (auto-enrollment).</p>
“Where do I apply?”	You can apply at a County clinic or hospital, community clinics, some community organizations, or at an enrollment event. People can call HWLA at <b>1-877-333-4952</b> or visit <a href="http://www.ladhs.org/HWLA">www.ladhs.org/HWLA</a> for more information and to find a list of enrollment sites and events.
“What do I need to know?”	<p><b>If you already have HWLA:</b> You will get mail starting in October explaining the transition to Medi-Cal. You will be given a chance to choose a Medi-Cal managed care plan. As long as your medical clinic is correct on the materials you receive, you do not need to do anything - you will automatically be enrolled in the Medi-Cal plan that contains your clinic. Your next annual redetermination will be done at some point in 2014 according to Medi-Cal using the new rules.</p> <p><b>If you are eligible for HWLA :</b> Apply NOW for HWLA! The eligibility criteria is the same as Medi-Cal in 2014 and you do not need to wait until January to apply. You will automatically become Medi-Cal in 2014.</p>

## The Remaining Uninsured

**“What do I need to know?”**

**Health Care Reform** does not cover everyone. Some people will remain uninsured even after Health Care Reform begins on January 1, 2014.

Undocumented people, the incarcerated, and those who are exempt from Health Care Reform (such as for a religious reason) will not be covered under Health Care Reform. There are other options for these individuals to get care. For example:

- **Healthy Way LA Unmatched.** Open to individuals, regardless of immigration status, for those who earn less than 138% FPL (\$15,864 annually for one individual). Primary care services are offered at community health clinics.
- **Ability to Pay (ATP).** No or low-cost medical care for Los Angeles County residents, depending on income and family size. Covers clinic and outpatient hospital visits, inpatient hospital care, emergency room visit etc. at County hospitals and clinics.
- **Family PACT.** Family planning for uninsured men and women with incomes at or below 200% FPL. Must not be eligible for Medi-Cal and have no other family planning coverage.
- **California Children’s Services (CCS).** Care for children (under 21) with specific diseases or disabilities. Covers only services relating to the conditions. Family must have income less than \$40,000, or out-of-pocket medical expenses must be more than 20% of family income, or child must be enrolled in Medi-Cal.
- **Genetically Handicapped Persons Program (GHPP).** For adults (over 21) with specific qualifying genetic conditions. Not limited to services for the qualifying conditions. No income limit.
- **Healthy Kids (ages 0-5).** Comprehensive coverage including vision, dental, and mental health benefits administered by L.A. Care Health Plan’s Children’s Health Initiative. Up to 400% FPL, regardless of immigration status.

**“What should I tell people?”**

County and community health clinics are here to help NOW and in 2014. Los Angeles County residents who can’t be on other programs because of citizenship, residency, age or other reasons can find a clinic at: [www.ladhs.org/wps/portal/clinicsearch](http://www.ladhs.org/wps/portal/clinicsearch).

**Still not sure what to do?**

**Call Covered California: 1-877-333-4952**

**Or**

**Call Neighborhood Legal Services Health Consumer Center: 1-800-896-3202**

